ates Bankruptcy Court for the: T OF NEVADA Ther (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	
Chapter you are filing under:	
■ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
☐ Chapter 13	

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	MANDEEP First name	JASPREET First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your	SINGH	KAUR
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names and any assumed, trade names and doing business as names.		
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5713	xxx-xx-0675

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	btor 1 MANDEEP SINGH btor 2 JASPREET KAUF		Case number (if known)
4.	Your Employer Identification Number	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
	(EIN), if any.	EIN	EIN
5.	Where you live	533 Blanche Ct. Henderson, NV 89052	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code Clark County	Number, Street, City, State & ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

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	otor 2	JASPREET KAUR					Case number (if known)	
Par	t 2:	Tell the Court About	our Bankrup	otcy Ca	ise			
7.	Bank	chapter of the cruptcy Code you are sing to file under				n, see <i>Notice Required by</i> and check the appropria	y 11 U.S.C. § 342(b) for Individuals Filing for ate box.	r Bankruptcy
	CHOC	ising to me under	■ Chapter	7				
			☐ Chapter	11				
			☐ Chapter	12				
			☐ Chapter	13				
8.	How	you will pay the fee	about order. a pre-	how yo If your printed	ou may pay. Typically, i attorney is submitting y address.	f you are paying the fee your payment on your be	eck with the clerk's office in your local court for yourself, you may pay with cash, cashier's cleaff, your attorney may pay with a credit cartion, sign and attach the Application for Individual.	heck, or money d or check with
					e in Installments (Offic		tion, sign and attach the Application for man	nddais to r ay
			but is applie	not req s to you	uired to, waive your fee ur family size and you a	e, and may do so only if y are unable to pay the fee	on only if you are filing for Chapter 7. By law rour income is less than 150% of the official in installments). If you choose this option, you ficial Form 103B) and file it with your petition	poverty line that ou must fill out
9.	Have	you filed for	■ No.					
		ruptcy within the 3 years?	☐ Yes.					
	iust	yours.		District		When	Case number	
				District		When		
			С	District		When		
10.		any bankruptcy	■ No					
	filed not f you,	s pending or being by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.					
				ebtor			Relationship to you	
				District	-	When	Case number, if known	
				ebtor			Relationship to you	
			E	District		When	Case number, if known	
11.		ou rent your lence?	■ No.	Go to I	ine 12.			
			☐ Yes.	Has yo	our landlord obtained ar	n eviction judgment agair	nst you?	
					No. Go to line 12.			
					Yes. Fill out <i>Initial Sta</i> this bankruptcy petition		n Judgment Against You (Form 101A) and fil	e it as part of

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	tor 1 MANDEEP SINGH tor 2 JASPREET KAUR				Case number (if known)		
Par	Report About Any Bu	sinesses	You Own as a So	ole Propriet	or		
12. Are you a sole proprietor of any full- or part-time business?		■ No.	Go to Part 4.				
		☐ Yes.	Name and loo	ation of bus	iness		
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Name of busin	ness, if any			
	If you have more than one sole proprietorship, use a		Number, Stre	et, City, Stat	e & ZIP Code		
	separate sheet and attach it to this petition.		Check the ap	propriate bo	x to describe your business:		
				•	ness (as defined in 11 U.S.C. § 101(27A))		
				Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
					efined in 11 U.S.C. § 101(53A))		
					r (as defined in 11 U.S.C. § 101(6))		
			□ None	of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a <i>small business debtor</i> or a debtor as defined by 11 U.S. C. § 1182(1)? For a definition of <i>small business debtor</i> , see 11 U.S.C. § 101(51D).	proceed you are o	under Subchapte, hoosing to proceed statement, and f (B). I am not filing I am filing und Code. I am filing und I do not choose.	I am not filing under Chapter 11. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
Pari	t 4: Report if You Own or		·		Subchapter V of Chapter 11. y Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No.	What is the haza	ard?			
	public health or safety? Or do you own any property that needs immediate attention?		If immediate atteneeded, why is i				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the pro	pperty?			
					Number, Street, City, State & Zip Code		

Debtor 1 MANDEEP SINGH
Debtor 2 JASPREET KAUR

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 23-15302-abl Doc 1 Entered 11/30/23 15:55:22 Page 6 of 14

		NDEEP SINGH SPREET KAUR			Ca	ase number (if kn	nown)		
Part	: 6: Ansv	wer These Questi	ons for R	eporting Purposes					
		d of debts do	16a.				n 11 U.S.C. § 101(8) as "incurred by an		
	,			☐ No. Go to line 16b.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
				Yes. Go to line 17.					
			16b.	Are your debts primarily busines					
				money for a business or investmer	nt or through the operation	of the business	or investment.		
				□ No. Go to line 16c.					
			16c.	Yes. Go to line 17. State the type of debts you owe that	at are not consumer debts	or husingss dah	nte		
			100.		at are not consumer debts t	or business der			
17.	Are you f Chapter 7	iling under 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.				
	after any	stimate that exempt is excluded and	Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
		rative expenses that funds will		■ No					
	be availa	ble for on to unsecured		☐ Yes					
18.	How man	y Creditors do	□ 1-49		□ 1,000-5,000		1 25,001-50,000		
	owe?	nate that you	50-99		☐ 5001-10,000 ☐ 10,001-25,000		☐ 50,001-100,000 ☐ More than100,000		
			☐ 100-1 ☐ 200-9		10,001-25,000		I Wore than 100,000		
19.	How muc		\$0 - \$	50.000	□ \$1,000,001 - \$10 millio	on	□ \$500,000,001 - \$1 billion		
		estimate your assets to be worth?	□ \$50,00	01 - \$100,000	□ \$10,000,001 - \$50 mil	llion	□ \$1,000,000,001 - \$10 billion		
				001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 mi □ \$100,000,001 - \$500 m		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How muc	h do you	□ \$0 - \$	50.000	□ \$1,000,001 - \$10 millio	on	□ \$500,000,001 - \$1 billion		
	estimate to be?	your liabilities	_ '	001 - \$100,000	□ \$10,000,001 - \$50 mil	llion	□ \$1,000,000,001 - \$10 billion		
				001 - \$500,000	□ \$50,000,001 - \$100 mi □ \$100,000,001 - \$500 n		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
			□ \$500,	001 - \$1 million		Tillion	U More than \$50 billion		
Part	7: Sign	Below							
For	you		I have ex	amined this petition, and I declare u	nder penalty of perjury that	t the information	n provided is true and correct.		
				chosen to file under Chapter 7, I am tates Code. I understand the relief a			er Chapter 7, 11,12, or 13 of title 11, eto proceed under Chapter 7.		
				rney represents me and I did not pa it, I have obtained and read the notic			attorney to help me fill out this		
			I request	relief in accordance with the chapte	r of title 11, United States (Code, specified	in this petition.		
				•			perty by fraud in connection with a , or both. 18 U.S.C. §§ 152, 1341, 1519,		
			/s/ MAN	IDEEP SINGH		PREET KAUP	₹		
				EP SINGH of Debtor 1		EET KAUR e of Debtor 2			
			Executed	on November 30, 2023	Executed	ton Novemb	ber 30, 2023		
			-veraiec	MM / DD / YYYY		MM / DD			

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Debtor 1 Debtor 2 MANDEEP SINGH
JASPREET KAUR

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Seth D Ballstaedt, Esq.	Date	November 30, 2023	
Signature of Attorney for Debtor		MM / DD / YYYY	
Seth D Ballstaedt, Esq.			
Printed name			
Fair Fee Legal Services			
Firm name			
8751 W Charleston Blvd #230			
Las Vegas, NV 89117			
Number, Street, City, State & ZIP Code			
Contact phone (702) 715-0000	Email address	help@bkvegas.com	
11516 NV			
Bar number & State			

MANDEEP SINGH JASPREET KAUR 533 Blanche Ct. Henderson, NV 89052

Seth D Ballstaedt, Esq. Fair Fee Legal Services 8751 W Charleston Blvd #230 Las Vegas, NV 89117

Aes/nct Acct No 8668334414PA00001 Attn: Bankruptcy Po Box 2461 Harrisburg, PA 17105

American First Finance Acct No 1000005461300001 Attn: Bankruptcy Po Box 565848 Dallas, TX 75356

Applied Bank Acct No 4227093374561268 Attn: Bankruptcy 2200 Concord Pike Ste 102 Wilmington, DE 19803

Best Egg Acct No 4942860007102858 Attn: Bankruptcy Po Box 42912 Philadelphia, PA 19101

Capital Bank N.A. Acct No 4621921008411926 2275 Research Blvd. Ste 600 Rockville, MD 20850

Capital Bank N.A. Acct No 4621921008411934 2275 Research Blvd. Ste 600 Rockville, MD 20850

Card Works Servicing, Llc Acct No 4493110007037297 Attn: Bankruptcy 101 Crossways Pk West Woodbury, NY 11797

Chime/Stride Bank Acct No 237123139105 Attn: Bankruptcy Po Box 417 San Francisco, CA 94104 Citibank Acct No 542418127304 Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 St Louis, MO 63179

Coastl/prosp Acct No 459169 Attn: Bankruptcy Dept 221 Main Street, Ste 400 San Francisco, CA 94105

Coastl/prosp Acct No 50078 Attn: Bankruptcy Dept 221 Main Street, Ste 400 San Francisco, CA 94105

Credence Resource Management, LLC Acct No 273236320 Attn: Bankruptcy 4222 Trinity Mills Road Suite 260 Dallas, TX 75287

Credit Management, LP Acct No 69549929 Attn: Bankruptcy 6080 Tennyson Parkway, Suite 100 Plano, TX 75024

Credit One Bank
Acct No 379363021119404
Attn: Bankruptcy Department
6801 Cimarron Rd
Las Vegas, NV 89113

Credit One Bank
Acct No 4707930535793224
Attn: Bankruptcy Department
6801 Cimarron Rd
Las Vegas, NV 89113

Credit One Bank Acct No 379363021410597 Attn: Bankruptcy Department 6801 Cimarron Rd Las Vegas, NV 89113

Credit One Bank Acct No 4707930545194926 Attn: Bankruptcy Department 6801 Cimarron Rd Las Vegas, NV 89113 Credit One Bank Acct No 4447962544043650 Attn: Bankruptcy Department 6801 Cimarron Rd Las Vegas, NV 89113

Credit One Bank Acct No 4447962536780020 Attn: Bankruptcy Department 6801 Cimarron Rd Las Vegas, NV 89113

Dept. of Employment, Training & Rehab Employment Security Division 500 East Third Street Carson City, NV 89713

Discover Financial
Acct No 6011003831355530
Attn: Bankruptcy
Po Box 3025
New Albany, OH 43054

Dollar Loan Center Acct No 1800617 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1774065 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1755142 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1748828 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1741931 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148 Dollar Loan Center Acct No 1738810 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1737670 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1736209 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1721903 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1800612 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1798371 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1779507 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

Dollar Loan Center Acct No 1776331 Attn: Bankruptcy 8860 West Sunset Road Las Vegas, NV 89148

First Premier Bank Acct No 5178006751925878 Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117 First Premier Bank
Acct No 5178006548336967

First Premier Bank Acct No 5178006636429823

First Premier Bank Acct No 5178006457944652 Attn: Bankruptcy Po Box 5524 Sioux Falls, SD 57117

First Progress Acct No 5443039001315946 Attn: Bankruptcy Po Box 9053 Johnson City, TN 37615

Genesis FS Card Services Acct No 5498060017674096 Attn: Bankruptcy Po Box 4477 Beaverton, OR 97076

Goldman Sachs Bank USA Acct No 1200012063441399 Attn: Bankruptcy Po Box 70379 Philadelphia, PA 19176

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Kohls/Capital One Acct No 6393050830194486 Attn: Credit Administrator Po Box 3043 Milwaukee, WI 53201

Lvnv Funding/Resurgent Capital Acct No 5178058725810165 Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Lvnv Funding/Resurgent Capital Acct No 5178059646235383 Attn: Bankruptcy Po Box 10497 Greenville, SC 29603 Lvnv Funding/Resurgent Capital Acct No 5178058248803689 Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Mechanics Bank Auto Finance Acct No 50100115412591001 P.o Box 25805 Santa Ana, CA 92799

Merrick Bank/CCHoldings Acct No 4120614096851923 Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804

Merrick Bank/CCHoldings Acct No 5463166603822501 Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804

Nevada Dept. of Taxations, Bankruptcy 555 E Washington Ave, #1300 Las Vegas, NV 89101

Ollo Card Services
Acct No 5379931013579352
Attn: Bankruptcy
Po Box 9222
Old Bethpage, NY 11804

Rent Track, Inc Acct No 1717217 Attn: Bankruptcy 4601 Excelsior Blvd Ste 503 Saint Louis Park, MN 55416

Syncb/Care Credit Acct No 6501591157920421 Attn: Bankruptcy Po Box 965064 Orlando, FL 32896

United Auto Credit Co Acct No 10010117293340002 Attn: Bankruptcy Po Box 163049 Fort Worth, TX 76161

United States Trustee 300 Las Vegas Blvd. South #4300 Las Vegas, NV 89101 Utility Selfreported
Acct No 978E998B5A7D4DE6BC8D61E84DDC9C
Po Box 4500
Allen, TX 75013